

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: SHIRLEY N EDWARDS

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Case No.: 09-00088

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2009.
- 2) This case was confirmed on 03/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2009, 12/01/2009, 06/10/2010, 09/01/2010, 12/01/2010, 04/05/2011.
- 5) The case was dismissed on 05/12/2011.
- 6) Number of months from filing to the last payment: 25
- 7) Number of months case was pending: 31
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,100.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 47,250.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 47,250.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 3,230.15
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 6,230.15**

Attorney fees paid and disclosed by debtor **\$ 500.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BENEFICIAL ILLINOIS	SECURED	142,000.00	189,660.06	.00	.00	.00
BENEFICIAL ILLINOIS	SECURED	.00	29,648.70	21,000.00	18,888.86	.00
BENEFICIAL ILLINOIS	SECURED	45,751.00	.00	.00	.00	.00
BENEFICIAL ILLINOIS	SECURED	.00	.00	.00	.00	.00
HORIZON BANK	SECURED	3,000.00	6,013.31	4,825.00	3,281.92	408.75
HORIZON BANK	UNSECURED	2,429.00	6,015.31	1,190.31	.00	.00
WACHOVIA DEALER SERV	SECURED	34,000.00	33,927.52	33,927.52	13,797.87	4,642.45
INTERNAL REVENUE SER	PRIORITY	12,000.00	5,359.70	5,359.70	.00	.00
AMERICAN GENERAL FIN	UNSECURED	2,726.00	2,656.09	2,659.09	.00	.00
AMERICAN INVESTMENT	UNSECURED	.00	NA	NA	.00	.00
ASSOCIATED LABORATOR	UNSECURED	48.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	18,000.00	19,372.12	19,372.12	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	1,550.00	1,800.00	1,800.00	.00	.00
COMMONWEALTH EDISON	UNSECURED	1,800.00	1,892.22	1,982.22	.00	.00
DIRECT MERCHANT BANK	UNSECURED	1,155.00	NA	NA	.00	.00
APOLLO CREDIT AGENCY	UNSECURED	1,032.00	1,031.73	1,031.73	.00	.00
HOUSEHOLD BANK	UNSECURED	154.00	NA	NA	.00	.00
INGALLS HEALTH VENTU	UNSECURED	70.00	NA	NA	.00	.00
KERN SCHOOLS FCU	UNSECURED	610.00	NA	NA	.00	.00
LANE BRYANT RETAIL S	UNSECURED	278.00	NA	NA	.00	.00
NEB DRS OF IL	UNSECURED	193.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	400.00	NA	NA	.00	.00
PVNC	UNSECURED	.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RUE EDUCATIONAL PUBL	UNSECURED	2,675.00	NA	NA	.00	.00
SPIRIT OF AMERICA/LA	UNSECURED	1,006.00	278.99	278.99	.00	.00
SUNRISE CAPITAL MGMT	UNSECURED	378.00	NA	NA	.00	.00
SPRINT NEXTEL	UNSECURED	NA	1,006.66	1,006.66	.00	.00
BENEFICIAL	UNSECURED	NA	50,893.33	50,893.33	.00	.00
INTERNAL REVENUE SER	SECURED	NA	4,930.71	.00	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	496.45	496.45	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	21,000.00	18,888.86	.00
Debt Secured by Vehicle	38,752.52	17,079.79	5,051.20
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	59,752.52	35,968.65	5,051.20
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	5,359.70	.00	.00
<b>TOTAL PRIORITY:</b>	5,359.70	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	80,710.90	.00	.00

**Disbursements:**

Expenses of Administration	\$ 6,230.15	
Disbursements to Creditors	\$ 41,019.85	
<b>TOTAL DISBURSEMENTS:</b>		\$ 47,250.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/04/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.